

## REMARKS

In the Official Action mailed on **28 March 2007**, the Examiner reviewed claims 1, 3-11, 13-21, and 23-30. Claims 1-9, 11-19 and 21-29 were rejected under 35 U.S.C. §102(e) as being anticipated by Orrin (US Pub. No. 2002/0128940 hereinafter “Orrin”). Claims 10, 20 and 30 were rejected under 35 U.S.C. §103(a) as being unpatentable over Orrin, in view of Stone (US Pub. No. 2002/0128958 hereinafter “Stone”).

### Rejections under 35 U.S.C. §102(e)

Independent claims 1, 11, and 21 were rejected as being anticipated by Orrin.

Applicant respectfully points out that the present invention teaches that both valid credentials as well as valid permissions are required in order to amend a financial transaction between two parties (see page 12, lines 4-5 of the instant application). In addition, the required credentials and permissions must be obtained from security officers of the party that is requesting the amendment. The present invention also specifically teaches that credential creation and permission creation duties that are mutually exclusive (see page 13, lines 12-16 of the instant application). Thus, **no single actor in the system can have permissions for both credential creation and permission creation.**

The system of the present invention ensures that this separation of roles is maintained by validating that the representative of the first party has digitally signed the transaction request, and by also validating that the permission to perform the proposed transaction is digitally signed by a security officer **who is separate** from the representative who has signed the transaction request. This is beneficial because requiring digital signatures from two or more separate entities at each end of a transaction prevents perpetration of fraud by a single entity.

Applicant respectfully points out that in paragraph [0043], Orrin discloses validation of signatures by a trusted server, and in paragraph [0082] Orrin further discloses signature validation for amended content. Applicant respectfully submits that there is nothing, either implicit or explicit, in Orrin that suggests explicitly confirming if a requestor of an amendment has **permission to perform the amendment, or disclosing that digital signatures of two separate entities (the requestor and a permission giver) are required in order to prevent fraud.**


Accordingly, Applicant has canceled claims 1-30 without prejudice, and added new independent claims 31, 40, and 49 to clarify that the present invention discloses explicitly validating that a user has both the credentials and the permission for a requested action, and that the user is a separate entity from the security officer issuing (and digitally signing) the permission to perform the requested action. These amendments find support in page 12, lines 4-5; page 13, lines 12-16; page 17, lines 10 - page 18, lines 5 of the instant application. No new matter has been added.

Hence, Applicant respectfully submits that independent claims 31, 40, and 49 as presently amended are in condition for allowance. Applicant also submits that claims 32-39, which depend upon claim 31, claims 41-48, which depend upon claim 40, and claims 50-57, which depend upon claim 49, are for the same reasons in condition for allowance and for reasons of the unique combinations recited in such claims.

**CONCLUSION**

It is submitted that the present application is presently in form for allowance. Such action is respectfully requested.

Respectfully submitted,

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